

0040-2H-EPIEXX-00416046-359446

UNITED STATES BANKRUPTCY COURTSOUTHERN DISTRICT OF MISSISSIPPI
JACKSON DIVISION

In re: ROBERT FRANCIS CARTER

Case No.: 20-02280-JAW

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Torri Parker Martin, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/31/2020.
- 2) The plan was confirmed on 03/12/2021.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/13/2023.
- 5) The case was completed on 01/28/2025.
- 6) Number of months from filing or conversion to last payment: 53.
- 7) Number of months case was pending: 58.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 65,729.00.
- 10) Amount of unsecured claims discharged without full payment: 157,698.04.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor:	\$74,458.50
Less amount refunded to debtor:	\$377.06

NET RECEIPTS:	\$74,081.44
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Expenses of Administration:

Attorney's Fees Paid Through The Plan:	\$3,600.00
Court Costs:	\$.00
Trustee Expenses and Compensation:	\$5,916.55
Other:	\$.00

TOTAL EXPENSES OF ADMINISTRATION:	\$9,516.55
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Attorney fees paid and disclosed by debtor:	\$.00
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Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
NAVIENT	Unsecured	30,794.00	NA	NA	.00	.00
NAVIENT	Unsecured	26,907.00	NA	NA	.00	.00
NAVIENT	Unsecured	17,846.00	NA	NA	.00	.00
NAVIENT	Unsecured	17,455.00	NA	NA	.00	.00
NAVIENT	Unsecured	15,282.00	NA	NA	.00	.00
NAVIENT	Unsecured	11,025.00	NA	NA	.00	.00
NAVIENT	Unsecured	10,978.00	NA	NA	.00	.00
NAVIENT	Unsecured	4,721.00	NA	NA	.00	.00
AMERICREDIT FINANCIAL SERVICES, IN	Secured	67,410.00	64,392.29	64,392.29	.00	.00
ASCENDIUM EDUCATION SOLUTIONS	Unsecured	14,517.00	14,992.23	14,992.23	.00	.00
CAPITAL ONE	Unsecured	4,391.00	NA	NA	.00	.00
CAPITAL ONE	Unsecured	966.00	NA	NA	.00	.00
CARMAX AUTO FINANCE	Secured	9,588.63	10,043.35	10,043.35	10,043.35	1,048.09

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CITY OF JACKSON	Unsecured	1,135.65	NA	NA	.00	.00
DEPARTMENT OF TREASURY	Priority	7,130.00	10,035.81	2,220.02	2,220.02	.00
DEPARTMENT OF TREASURY	Unsecured	NA	620.88	620.88	620.88	.00
DILLARDS	Unsecured	696.16	NA	NA	.00	.00
DIRECTV, LLC BY	Unsecured	NA	69.70	69.70	69.70	.00
HEALTHCARE FINANCIAL	Unsecured	NA	NA	NA	.00	.00
HOLLIS COBB ASSOCIATES, INC	Unsecured	NA	NA	NA	.00	.00
INTERNAL REVENUE SER	Unsecured	NA	NA	NA	.00	.00
JEFFERSON CAPITAL SYSTEMS, LLC	Unsecured	2,016.00	2,125.80	2,125.80	2,125.80	.00
JEFFERSON CAPITAL SYSTEMS, LLC	Unsecured	499.00	614.99	614.99	614.99	.00
LVNV FUNDING LLC ASSIGNEE FNBM ,L	Unsecured	18,443.00	18,448.15	18,448.15	18,448.15	.00
MANDY YOUNGBLOOD	Secured	NA	NA	NA	.00	.00
MISS DEPARTMENT OF REVENUE	Priority	3,830.00	NA	NA	.00	.00
MISS DEPARTMENT OF REVENUE	Priority	NA	2,125.06	772.60	772.60	.00
MISS DEPARTMENT OF REVENUE	Unsecured	NA	1,352.46	1,352.46	1,352.46	.00
ONEMAIN FINANCIAL	Secured	16,050.47	16,653.73	14,535.00	14,535.00	1,516.76
ONEMAIN FINANCIAL	Unsecured	NA	2,118.73	2,118.73	2,118.73	.00
PATIENT ACCOUNT BUREAU	Unsecured	NA	NA	NA	.00	.00
QUANTUM3 GROUP LLC AS AGENT FOF	Unsecured	225.00	315.39	315.39	315.39	.00
REPUBLIC FINANCE, LLC	Secured	8,328.00	8,622.05	8,622.05	.00	.00
SYNCHRONY BANK	Unsecured	509.00	NA	NA	.00	.00
US ATTORNEY GENERAL	Unsecured	NA	NA	NA	.00	.00
WELLS FARGO BANK, N.A.	Unsecured	2,544.00	5,347.38	5,347.38	5,347.38	.00
WELLS FARGO BANK, N.A.	Unsecured	NA	5,208.19	2,183.52	2,183.52	.00

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WELLS FARGO CARD SERVICES	Unsecured	NA	2,725.57	1,232.07	1,232.07	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing:	.00	.00	.00
Mortgage Arrearage:	.00	.00	.00
Debt Secured by Vehicle:	88,970.64	24,578.35	2,564.85
All Other Secured:	8,622.05	.00	.00
TOTAL SECURED:	97,592.69	24,578.35	2,564.85

Priority Unsecured Payments:

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	2,992.62	2,992.62	.00
TOTAL PRIORITY:	2,992.62	2,992.62	.00

GENERAL UNSECURED PAYMENTS:

49,421.30 34,429.07 .00

Disbursements:

Expenses of Administration:	\$9,516.55
Disbursements to Creditors:	\$64,564.89

TOTAL DISBURSEMENTS:

\$74,081.44

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 06/30/2025

By: /s/Torri Parker Martin

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.